

## IN THE SPECIFICATION

Please replace paragraph [039] with the following amended paragraph:

**[039]** Implementation object 368 may be responsible for validating the customer's credentials based on information stored in data repository 390, and for retrieving the requested data from data repository ~~[[440]]~~ 390. Implementation object 368 may vary for each biller, and may depend on how the particular biller indexes the data stored in data repository 390 and how the data is formatted. The same biller may have multiple implementation objects 368, if the biller has two or more data repositories 390 in which data is stored differently. If more than one biller stores data in the same manner, it is possible to reuse implementation object 368. Further, if implementation object 368 is so designed, it may be able to access data of different billers, even if the billers store data in different formats.

Please replace paragraph [047] with the following amended paragraph:

**[047]** Finally, the bill presentment and payment module ~~[[412]]~~ 312 may provide the requested data to the customer (step 430). The customer is able to view their customer profile and billing information via the consolidator's Web site. Additionally, the customer may be able to modify their customer profile. In this situation, BPP module 312 may provide the updated profile to the client object 314, which sends the updated information to server object 362 for further handling. The customer may also be able to pay the bill from the consolidator's Web site.

Please replace paragraph [049] with the following amended paragraph:

**[049]** Implementation object 368 then validates the customer's credentials (step 530). Implementation object 368 may compare parameters received as part of the

request, such as social security number, name, account number, or other information with information stored in data repository ~~[[440]]~~ 390. If there is no match, an error is returned to request handler 364.

Please replace paragraph [050] with the following amended paragraph:

[050] If the customer's credentials are valid, implementation object 368 retrieves the requested data, such as customer profile and/or billing information, from data repository 390 (step 540). Preferably, data stored in data repository ~~[[440]]~~ 390 is sufficiently indexed by customer identification information to promote quick data retrieval. Implementation object 368 may also transform the retrieved data (step 550), if the data as stored in data repository 390 is not in the same format as used by bill presentment and payment module 312. For example, implementation object 368 may transform legacy data to Biller XML format using mappings included in an ECX library stored in libraries 370. Finally, implementation object 368 passes the requested data to request handler 364 through interface 366. Request handler 364, in turn, passes the data to the server object 362, which returns the data to client object 314 for display by bill presentment and payment module ~~[[412]]~~ 312 (step 560).